

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK**

PATRICE NEIL,

Plaintiff,

Case No.: 1:24-CV-05901

v.

CREDENCE RESOURCE MANAGEMENT, LLC,

Defendant.

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**DEFENDANT TRANSWORLD SYSTEMS, INC.’S ANSWER AND  
AFFIRMATIVE DEFENSES TO PLAINTIFF’S COMPLAINT**

NOW COMES Defendant Credence Resource Management, LLC (“CRM”), by and through undersigned counsel, and for its Answer to Plaintiff’s Complaint, states as follows:

CRM denies the allegations in plaintiff’s complaint, and denies that plaintiff is entitled to damages. CRM further denies any and all damages, liability, and/or violations to the extent alleged therein.

**AFFIRMATIVE DEFENSES**

**FIRST AFFIRMATIVE DEFENSE**

One or more of the counts/grounds in plaintiff’s Complaint fails to state a claim against CRM upon which relief can be granted.

**SECOND AFFIRMATIVE DEFENSE**

Pursuant to 15 U.S.C. § 1692k(c), to the extent a violation(s) is established, any such violation(s) was not intentional and resulted from a *bona fide* error notwithstanding the maintenance of procedures reasonably adapted to avoid any such error.

**THIRD AFFIRMATIVE DEFENSE**

Any harm suffered by plaintiff was legally and proximately caused by persons, individuals, corporations, or entities beyond the control or supervision of CRM, or for whom CRM is not responsible or liable.

**FOURTH AFFIRMATIVE DEFENSE**

Assuming that plaintiff suffered any damages, plaintiff has failed to mitigate her damages or take other reasonable steps to avoid or reduce her damages.

**FIFTH AFFIRMATIVE DEFENSE**

To the extent CRM committed any violation, which it denies, such violation was not willful and was only negligent.

**SIXTH AFFIRMATIVE DEFENSE**

To the extent CRM accessed plaintiff's credit report, CRM had a permissible purpose for doing so.

WHEREFORE, Defendant Credence Resource Management, LLC requests the Court dismiss this action with prejudice and grant it any other relief that the Court deems appropriate.

Dated: August 9, 2024

Respectfully Submitted,  
/s/ Aaron R. Easley  
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*Attorney for Defendant,  
Credence Resource Management, LLC*

**CERTIFICATE OF SERVICE**

I hereby certify that on August 9, 2024 a copy of the foregoing was electronically filed with the Clerk of the Court, United States District Court for the Southern District of New York and served upon the following via U.S. Mail:

Patrice Neil – *Pro Se Plaintiff*  
1410 Wood Road, Apt. MH  
Bronx, NY 10462

/s/ Aaron R. Easley  
Aaron R. Easley, Esq.  
Attorneys for Defendant